**UHF GUIDANCE NOTES FOR FULL TIME ‘HOME’ STUDENTS – YOU SHOULD READ THE FOLOWING INFORMATION BEFORE COMPLETING YOUR APPLICATION FORM**

In response to **COVID-19** we have **temporarily** adapted our assessment process i.e. the period of assessment will now be over the actual number of weeks of study including the vacation period (where applicable) i.e. 52 weeks for **all** applicants. Previously, students were assessed during the academic year only, with the exception of those students who had dependent children and/or an illness/disability which prevented them from working during the vacation.

Students are ordinarily expected to financially support themselves during this period, from a variety of routes i.e. part time work, family financial support etc. and an assumed income (AI) was included in the assessment process, however, it is expected that this income will now be affected by the COVID-19 pandemic. We have, therefore, reduced the Assumed Income (AI) rates (please see tables below). All of these temporary measures have been incorporated to reflect these unprecedented times.

The University reserve the right to review the fund on a regular basis which may impact the way we assess future applications to ensure we maintain sufficient funds throughout the academic year.

**What is the University Hardship Fund?**

A discretionary fund to help relieve financial hardship that might impact on a student’s participation in higher education. It is not the main level of financial support available to students. The fund is not expected to fully resolve a student’s situation and cannot provide large sums for those who have not made realistic provision for their studies.

**Can I apply?**

* a current registered ‘Home’ full-time student of the University of Sunderland (UoS), University of Sunderland in London (UoSiL), or studying a UoS franchised course at a Partnership College
* have applied for **all** Student Finance available to you and/or Scholarships/Bursaries/Sponsorships
* have applied for **all** other statutory funding available to you
* you must not have been deemed unfitted or under investigation to receive funding by any student funding body
* you are expected to have taken reasonable steps to maximise your income and minimise your expenditure

**What do I need to do?**

* answer all questions on the application form applicable to you including the Supporting Statement explaining why you are in financial hardship and sign the Declaration
* provide all supporting evidence applicable to your situation where ‘reasonably practicable’
* email your application and supporting evidence to: studentsupportfund@sunderland.ac.uk

**How long will it take for me to hear the outcome?**

* we aim to respond to your University email address within **4** weeks of receiving your fully completed application and **all** required evidence. If you do not complete the application form fully and/or provide the correct supporting evidencethis **may** cause a delay.

**If I am successful how will I receive payment?**

* the award will be paid into your bank account. You need to ensure that your bank details are up to date on your e-vision account before submitting your application form. **Please note:** it is your responsibility to input your correct bank details to receive payment on time.

**How is my application assessed?**

‘Standard’ applications are means tested to ensure a fair and transparent common calculation process for all students. The period of assessment will be over the actual number of weeks of study including vacations (where applicable). It looks at the difference between expected income and reasonable expenditure. If the latter is higher this would identify an ‘additional need’ hence a successful outcome. Awards are capped, this means that should a shortfall identify a higher amount; only the capped award amount can be made.

In exceptional circumstances the University reserves the right to consider a ‘Non Standard’ approach should circumstances dictate this. This is an exception rather than the rule.

**What is included as income (where applicable)?**

|  |  |
| --- | --- |
| **INCOME TYPE** | **COUNT AS INCOME** |
| **Loan for Tuition Fees** | **No** |
| **‘Non Income Assessed’ Maintenance Loan**  | **Yes** |
| **‘Income Assessed’ Maintenance Loan – £1,944 disregarded** | **Yes** |
| **Disabled Students Allowance** | **No** |
| **Adult Dependants Grant** | **Yes** |
| **Child Care Grant** | **Yes** |
| **Parents’ Learning Allowance** | **Yes** |
| **HEI Bursary/Scholarships on low income grounds – £500 disregarded** | **Yes** |
| **Other Bursary/Scholarship/Sponsorship** | **Yes** |
| **Social Work Bursary** | **Yes** |
| **NHS Bursary** | **Yes** |
| **Means-tested benefits** | **Yes** |
| **Non-means-tested benefits** | **No** |
| **Earnings Replacement benefits** | **Include as part of assumed income** |
| **Net Earnings**  | **No - see Assumed Income (AI) below** |
| **Partner’s Net Earnings** | **Yes** |

**Assumed Income (AI) for undergraduate students (eligible for student funding)**

Students are expected to supplement their student income from a variety of other routes, for example, part-time work, vacation work and bank overdrafts etc. An assumed income (AI) rate is used rather than actual income from those sources. This means that any additional income a student earns can meet expenditure which is either not covered in the assessment e.g. mobile phone bills, and/or additional course costs which may exceed the standard/capped amounts the University set.

In many cases **COVID-19** will have affected those expectations, therefore we have proportionately reduced our AI rates to reflect this i.e. only use 29 weeks of AI up to the point of lockdown. Please see table below which reflects the revised amounts of AI rates now used in the assessment process per year.

|  |
| --- |
| **ASSUMED INCOME (AI) RATES PER YEAR FOR UNDERGRADUATE STUDENTS (ELIGIBLE FOR STUDENT FUNDING) FROM THE STUDENT FINANCE BODY** |
|  | **Academic Year 2019/2020** |
| **Standard year** | **£1,445** |
| **Final year** | **£482** |
| **Students with dependent children and/or disability/illness unable to work** | **£0** |

**Assumed Income (AI) for all other full time students**

Students are expected to have made adequate financial provision for their studies before they start their course. The Assumed Income (AI) rates table below assumes income from a variety of sources including work and this is the University’s way of measuring that a student has indeed made those provisions. In many cases **COVID-19** may have affected those expectations, therefore we have proportionately reduced our AI rates to reflect this i.e. only use 29 weeks of AI up to the point of lockdown. Please see table below which reflects the revised amounts of AI rates now used in the assessment process per year.

|  |
| --- |
| **\*AI RATES PER YEAR FOR UNDERGRADUATE STUDENTS (INELIGIBLE FOR STUDENT FUNDING) AND POSTGRADUATE STUDENTS** |
|  | **Academic Year 2019/2020** |
| **Students living outside of London** | **£8,769** |
| **Students living in London** | **£10,500** |
| **Students with dependents\* or unable to work due to disability (outside London)** | **£7,696** |
| **Students with dependents\* or unable to work due to disability (living in London)** | **£9,672** |

*\*Should a student’s actual income be higher than the AI rate above then actual income will be used in the assessment process.*

**What will be included as basic expenditure?**

For **all** students there is basic expenditure i.e. food, toiletries, household bills, entertainment and a capped amount will be applied as follows:

|  |  |
| --- | --- |
|  | **Basic Expenditure Per Week** |
| **Single student (outside London)** | **£82** |
| **Student with partner (outside London)** | **£126** |
| **Single student (London)** | **£125** |
| **Student with partner (London)** | **£171** |
| **\*One dependant child**  | **£96** |
| **\*Each additional child** | **£74** |

*\*If in full time further education will be counted as dependants up until their 20th birthday.*

**How is variable expenditure applied?**

Variable expenditure is separate from basic living costs and includes: rent/mortgage, travel; course-related costs; registered UG childcare etc. The University sets capped rates for those costs and whichever is lower will be included in the assessment process.